

Gov't to Meralco: Pay up

'Power play' may leave energy chief powerless

By REX GARCIA

MANILA (Philippine Daily Inquirer) — The energy chief's power may be as flickering as a candle in the wind, as the government's attempt to force Meralco to pay up for its debt to the state-owned power company could backfire.

The government's move to force Meralco to pay up for its debt to the state-owned power company could backfire, as the energy chief's power may be as flickering as a candle in the wind.

RP on verge of biggest real estate boom in 50 years

By REX GARCIA

MANILA (Philippine Daily Inquirer) — The Philippines is on the verge of its biggest real estate boom in 50 years, as the government's attempt to force Meralco to pay up for its debt to the state-owned power company could backfire.



GMA, Lopez clan may clash over P42-B debt to Napneur

By Rex Garcia

MANILA (Philippine Daily Inquirer) — The battle for control of the GMA network may be as fierce as the fight for control of the Napneur network, as the government's attempt to force Meralco to pay up for its debt to the state-owned power company could backfire.

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Senate rejects ConCom report: It's so Marcos

MANILA (Philippine Daily Inquirer) — The Senate has rejected a report from the Committee on Constitutional Amendments (ConCom) that would allow the president to appoint and dismiss judges without the approval of the Senate.



ASIAN OLYMPIC MEMBERS
AT THE 2000 SYDNEY PARALYMPICS
 ...the season's most iconic figure...
 ...the season's most iconic figure...
 ...the season's most iconic figure...

Reds rule out Christmas truce

By Marlene K. Stewart

HEAVY WINING—THERE WILL BE NO CELEBRATIONS here between the New People's Army and the Armed Forces of the Philippines this year, even in the spirit of Christmas.

A leader of the ultra-radical revolutionary movement, General Fidel Ramos, told the New People's Army (NPA) that it should not celebrate Christmas with the government forces. He said that the NPA should focus on its struggle against the government and not on celebrating a holiday that is associated with the oppressor.

ARMED FORCES—The NPA has

declined to accept the government's offer of a Christmas truce. General Ramos said that the NPA should focus on its struggle against the government and not on celebrating a holiday that is associated with the oppressor.

GOVERNMENT—The government

has rejected the NPA's offer of a Christmas truce. General Ramos said that the NPA should focus on its struggle against the government and not on celebrating a holiday that is associated with the oppressor.

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Militants step up protests vs WTO

By Marlene K. Stewart

PROTESTS—MILITANTS HAVE stepped up their protests against the World Trade Organization (WTO) in Manila. They are demanding that the WTO be closed down and that the Philippines be removed from the organization.

The protesters are demanding that the WTO be closed down and that the Philippines be removed from the organization. They are also demanding that the government stop supporting the WTO.

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PROTESTERS—A group of people, including a man in a suit, gathered together. The man in the suit appears to be speaking or gesturing during a protest or meeting.

AOC



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 - 3D Effect
 - USB Port
 - Remote Control
 - Wall Mountable
 - Energy Star Certified
 - 5 Year Warranty

Abat et al. mull raps vs DOJ chief, police

By Marlene K. Stewart

PROSECUTORS—The Department of Justice (DOJ) is considering filing criminal charges against the police and the Department of Justice (DOJ) chief for the alleged rape of a woman. The charges are being filed against the police and the DOJ chief for the alleged rape of a woman.

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A chilly Christmas for GMA

By Marlene K. Stewart

TELEVISION—The Christmas season is a busy time for television networks, but GMA is facing a challenge. The network is struggling to attract viewers during the holiday season.

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SUNDAY,
DECEMBER 18, 2005

A 3

DOLE sets holiday pay guidelines

By Jerome Aning

THE DEPARTMENT OF LABOR AND EMPLOYMENT yesterday issued the guidelines for workers who report for duty on Dec. 26 (Monday) and Dec. 31 (Saturday), which Malacañang has declared special non-working days.

Labor Secretary Patricia Sto. Tomas said those who work on Dec. 26 and 31 are entitled to receive 30 percent more of their daily wage, and another 30 percent more of their hourly rate for overtime work.

Workers who report for duty on these days even if it's their day-off would be paid an additional 50 percent of their daily rate plus 30 percent more of this hourly rate in case of overtime.

Sto. Tomas stressed that on special non-working days, the "no work, no pay" policy applies unless there was a favorable company policy, practice or collective bargaining agreement provision granting payment on a special day even if the day was unworked.

For Dec. 25 (Christmas), Dec. 30 (Rizal Day) and Jan. 1 (New Year's Day), which are regular holidays, the following rules apply:

Workers who report for duty on any of these days shall have their daily pay doubled. They would also be paid an additional 30 percent of their hourly rate if they work overtime.

If the days fall on an employee's rest day and he/she reports for work, the same rule applies except that the daily pay would become 230 percent.

As this developed, an estimated 5 million minimum wage earners will no longer have to pay the 10 percent withholding tax.

Trade Union Congress of the Philippines secretary general Ernesto "Boy" Herrera said yesterday the government decision to provide the tax exemption would be a "considerable relief to ordinary workers."

"At this difficult time when both industries and labor are reeling from the punches of the expanded value-added tax (VAT) and soaring energy prices, government should share in the pain by finally removing the withholding tax on low-wage earners," the former senator said.

3,000 Pinoys headed to New Caledonia

A BIG MINING COMPANY IN NEW CALEDONIA, a French territory located in the South Pacific, will hire some 3,000 Filipino workers for a large-scale mining project on the island, the Department of Foreign Affairs said Friday.

The DFA said Inco-Goro Nickel Co. of New Caledonia (INCO), said to be the biggest nickel mining company in the world, will employ the workers for the construction of a nickel and cobalt processing plant.

AG&P Phil. and EEI Phil. will facilitate the deployment of the workers who are expected to arrive in batches up to an estimated 3,000 by the middle of next year.

The project is expected to be completed in 2007.

Philippine Consul General to Sydney Maria Theresa Lazaro met with INCO executives on Dec. 13 in a media conference held in Noumea, the capital of New Caledonia.

In a report to the DFA, Lazaro said the mining executives gave the assurance that the Filipino workers' rights would be observed and protected, in accordance with international and local labor laws.

"The Philippines looks forward to the successful implementation of this project. We are proud to contribute our share in the future development of New Caledonia," Lazaro said in a statement.

She added: "We hope that this paves the way for future areas of cooperation that would be ultimately beneficial to all."

Nikko Dizon

MNLF members seek exile for Nur Misuari

MANILA (AP) — Some 1,000 members of the Moro National Liberation Front (MNLF) have asked the government to let them leave the country to join the fight against terrorism in the Middle East.

The group said it preferred that the government let them go to fight in the Middle East rather than let them stay in the Philippines and join the fight against terrorism.

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Brits warned on going to Mindanao

THE BRITISH CONSUL IN MANILA has issued a warning to British citizens who are planning to visit Mindanao.

The warning says that there is a risk of terrorism in Mindanao.

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HANDA MONG CTO HOLIDAY HAM HANDA SA KANILANG KINABUKASAN

Handa mong CTO Holiday Ham, ang pinakamalaking ham sa mundo, ay nagbibigay ng karamihan sa mga pagkain sa mundo. Ang ham ay nagbibigay ng karamihan sa mga pagkain sa mundo.

Handa mong CTO Holiday Ham, ang pinakamalaking ham sa mundo, ay nagbibigay ng karamihan sa mga pagkain sa mundo.

Handa mong CTO Holiday Ham, ang pinakamalaking ham sa mundo, ay nagbibigay ng karamihan sa mga pagkain sa mundo.



ODYSSEY
TRAVEL & TOURS
PHILIPPINES



CDO
TRAVEL & TOURS
PHILIPPINES

**BIGYAN BUHAY ANG
PAGMAMAHAL**



They said that Phil-Phil's relief activity was an extension of the love and compassion of the people of the Philippines. The relief activity was a response to the relief activity of the people of the Philippines. The relief activity was a response to the relief activity of the people of the Philippines.



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Gov't to Meralco: Pay P42-B debt

By J. Edgar
The Philippine government is expected to demand that Meralco pay the P42-billion debt it owes to the state-owned power company, according to a source familiar with the matter.

More power from PPAs

The government is expected to demand that Meralco pay the P42-billion debt it owes to the state-owned power company, according to a source familiar with the matter.

Open to EPC

The government is expected to demand that Meralco pay the P42-billion debt it owes to the state-owned power company, according to a source familiar with the matter.

Refusing comment

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Build commitment

The government is expected to demand that Meralco pay the P42-billion debt it owes to the state-owned power company, according to a source familiar with the matter.

Power is key

The government is expected to demand that Meralco pay the P42-billion debt it owes to the state-owned power company, according to a source familiar with the matter.

Worst over for RP, says energy chief

By Maria Y. Lopez

The Philippine energy sector is the worst it has been in decades, according to the country's top energy official.

Power

The Philippine energy sector is the worst it has been in decades, according to the country's top energy official.

Building

The Philippine energy sector is the worst it has been in decades, according to the country's top energy official.

RP on verge of biggest real estate boom in 40 years

The Philippine real estate market is expected to experience a significant boom in the coming years, according to industry experts.

Supporting EPP members

The Philippine real estate market is expected to experience a significant boom in the coming years, according to industry experts.

Construction

The Philippine real estate market is expected to experience a significant boom in the coming years, according to industry experts.

Business and industry

The Philippine real estate market is expected to experience a significant boom in the coming years, according to industry experts.

Construction

The Philippine real estate market is expected to experience a significant boom in the coming years, according to industry experts.

Sports

Source: www.fishbase.org; accessed 10 January 2012.

Rain or Shine edges Hapee-PCU

References

THE **NEW** **YORK** **PUBLIC** **LIBRARY**

1. *What is the main purpose of the article?*
 2. *What is the author's attitude towards the subject?*
 3. *What is the main argument of the article?*
 4. *What evidence does the author provide to support his argument?*
 5. *What are the implications of the article?*

For the purpose of this study, the following definitions were used: *unemployment* was defined as the number of persons who were not employed in any of the 12 months prior to the survey, and *employment* was defined as the number of persons who were employed in any of the 12 months prior to the survey.

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It is a good idea to have a backup of your data, and to have a backup of your backup. This is especially true if you are using a cloud-based backup service, as you may not have access to your data if the service goes down. Consider using a local backup solution as well, or a combination of local and cloud-based backups.

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Journal of Internal Medicine 247: 105-112

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1. **Author:** [Name]
 2. **Title:** [Title]
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U.S. AIR FORCE

Small Business

Phone Pals thwart Aces, grab solo 2nd

The South American

Several groups, by studying the physical and chemical changes in response to a single stressor, are beginning to develop a better understanding of the mechanisms of the response.

There is a growing body of research that suggests that the use of a computer-based system for data collection and analysis can significantly reduce the time and cost of a study. This is particularly true for studies that involve a large number of subjects or a large number of data points. The use of a computer-based system can also improve the accuracy of the data collection and analysis process. This is because the system can be programmed to collect and analyze data in a consistent and standardized manner. This can help to reduce the risk of errors and bias in the data collection and analysis process. The use of a computer-based system can also make it easier to share and disseminate the results of a study. This is because the system can be used to create a digital record of the data and the analysis, which can be shared with other researchers or with the public. This can help to advance the field of research and to make the results of a study more accessible to a wider audience.

The other studies on drug addiction that have been carried out so far are not as convincing as the ones that have been carried out in the last few years. The ones that have been carried out in the last few years are more convincing.

Another common mistake is to not use the correct units for the variables. For example, if the variables are measured in different units, the model will be biased and the coefficients will be incorrect.

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Journal of Internal Medicine 247: 399–406

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U.S. AIR FORCE

Small Business

The WORLD

Life/Entertainment

Bush authorized secretive spying in US, says official

WASHINGTON—PRESIDENT GEORGE W. BUSH has personally authorized extensive eavesdropping programs in the United States more than three dozen times since December 2001, according to an official with the White House.

The Bush administration has authorized eavesdropping programs in the United States more than three dozen times since December 2001, according to an official with the White House.

There is a growing concern that the Bush administration has authorized eavesdropping programs in the United States more than three dozen times since December 2001, according to an official with the White House.

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That's the view of a senior White House official who spoke to the Associated Press on condition of anonymity.

The official said that the Bush administration has authorized eavesdropping programs in the United States more than three dozen times since December 2001, according to an official with the White House.

The Bush administration has authorized eavesdropping programs in the United States more than three dozen times since December 2001, according to an official with the White House.



Least popular

George W. Bush is the least popular president in the history of the United States, according to a new poll.

The poll, conducted by the Pew Research Center, found that Bush's approval rating is at its lowest since he took office in 2001.

The Bush administration has authorized eavesdropping programs in the United States more than three dozen times since December 2001, according to an official with the White House.

US House moves to halt illegal immigration flood

WASHINGTON, Dec. 9 (AP)—The U.S. House of Representatives moved Tuesday to curb the flow of illegal immigrants into the United States.

The House passed a bill that would require employers to verify the legal status of their employees.

The bill also would require employers to report any illegal immigrants who are found working in the United States.

The House passed the bill by a vote of 241 to 187.

The bill is part of a larger effort to curb illegal immigration into the United States.

Iraqis massively back key poll

Baghdad, Iraq (AP)—Iraqis have overwhelmingly backed a key poll on the future of the country, according to a new survey.

The poll, conducted by the International Republican Institute, found that 85 percent of Iraqis support the current government.

The poll also found that 85 percent of Iraqis support the current government.



Three women in Baghdad looking at a mobile phone

EU leaders finalize long-term budget deal

GRAND VIEWING DAY! 2

PHINMA City Living Master Series

PHINMA City Living Master Series

Zurqawi captured, unwittingly freed

Baghdad, Iraq (AP)—Iraqi forces have captured a senior leader of the insurgency, but he was later freed.

The leader, known as Zurqawi, was captured by Iraqi forces on Tuesday.

Zurqawi was later freed by Iraqi forces.

OPINION

How many times
 have you heard
 the words "peace and
 order" used by the
 government?

How many times
 have you heard
 the words "peace and
 order" used by the
 opposition?

How many times
 have you heard
 the words "peace and
 order" used by the
 media?

How many times
 have you heard
 the words "peace and
 order" used by the
 people?



Heize factor

When the Philippine Daily Inquirer was founded in 1900, it was the only newspaper in the country that was owned and operated by Filipinos. At that time, the press was largely controlled by foreigners, and the Inquirer was a pioneer in the field of journalism.

The Inquirer has always been known for its commitment to the truth and its dedication to the public. It has been a platform for the expression of diverse opinions and a voice for the people. Over the years, it has faced many challenges, but it has always stood firm in its principles.

In today's world, the role of the press is more important than ever. It is the press that informs the public, holds the government accountable, and promotes transparency. The Inquirer is proud to continue its tradition of excellence and to serve the people of the Philippines.

A government of laws



Tenacity and bending on to God's will

Morales

The government has a duty to protect the people and to ensure the rule of law. It must be a government of laws, not of men. The people have the right to know the truth and to be heard. The government must listen to the people and to act in their best interests.

The government must be transparent and accountable. It must not be afraid to face the people and to answer for its actions. It must be a government that serves the people, not one that oppresses them. The people have the right to a government that is honest and that respects their rights.

The government must be committed to the rule of law. It must not be above the law, and it must not use the law to oppress the people. It must be a government that is fair and just, and that respects the rights of all citizens. The people have the right to a government that is based on the principles of democracy and the rule of law.

In contempt

The Philippine Daily Inquirer is a newspaper that has been in the Philippines for over a century. It has been a witness to the history of the country and has played a significant role in the development of the press. It has been a platform for the expression of diverse opinions and a voice for the people.

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INQUIRER

Christmas builds peace in Christian-Muslim areas

Be Healthy off Handcuffs

C...

Figure 4-10

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4444 J. Neurosci.



had a new gun that was "small and powerful" and, according to Wilson, firing it, killed Brown. In another letter, "the same" is "big black rifle" called "Black Cat" and that it was used to

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and a new one in your job. It's not a new, big, scary thing. It's just a new one.

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4. *Environ Monit Assess* 1998; 42: 1-10.



New Maguindanao sultan to pursue self-determination

A NEWLY ENTHRONED Sultan in Maguindanao said he will actively pursue the right to self-rule for Maguindanao people under the United Nations Charter and international agreements.

Datu Amir Baraguir, a writer-historian, was named to the royal throne as Seri Paduka Sultan Sayyid Hadj. Datu Amir bin Muhammad Baraguir during solemn traditional ceremonies at the Eboran Garden Hotel in Cotabato City.

Baraguir, who used to write a column for

the *Inquirer*, was enthroned as Maguindanao's 25th Sultan on Dec. 12.

The third son of the late Sultan Muhammad G.M. Baraguir and Bai Farina Carmen Andong, Baraguir traces his roots from Mindanao's three historic royal lines—Maguindanao, Busuay and Tabuniran.

The 45-year-old Sultan noted that UN Charter provisions applicable to colonized nations and states like Maguindanao "or Mindanao" in today's parlance "in effect provided every Filipino the duty 'to help, if not cause Maguindanao to pursue [the] right [to self-determination]'."

Indigenous nationhood

He said forms of self-determination the UN has revived in recognizing indigenous nationhood ranged from autonomous future to "nationalist past" in the case of Maguindanao) under the so-called Indian Doctrine.

He said he hoped a shift to the federal parliamentary form of government could give more substance to these rights under the principle of incorporation of parties in international laws.

But he lamented that contemporary sultans have had little else to do "disapacting as symbols of unity for those whose traditional and historical monologs are still intact, and in serving in limited capacity as a patron of Maguindanao arts, culture and traditions."

Today, the sultan no longer has the powers and authorities to address the problems of inadequate or inappropriate education, poverty, high mortality and morbidity rates, lack of stable peace and the absence of a proper and more integrated moral, social and cultural direction," according to Baraguir.

Under the reign of Sultan Muhammad Dipatuan Qudratullah Nasraddin, better known in history as Sultan Kudarat, the sultanate's dominions expanded to as far north as Zamboanga Peninsula (part of today's Maguindanao province), Caraga Region (reverted to Spain under the 1645 Lopez-Kudarat Treaty) and Basilan in the West. For a time, the reign subjugated the old Kingdom of Ternate in the present-day Indonesia.

He fiercely resisted Spain's futile attempts to conquer Maguindanao.

Mandate

Baraguir said the diminishing mandate of the sultanate has been detrimental to the Philippine government and a "misfortune" to Maguindanao.

But this state of affairs need not continue, he said.

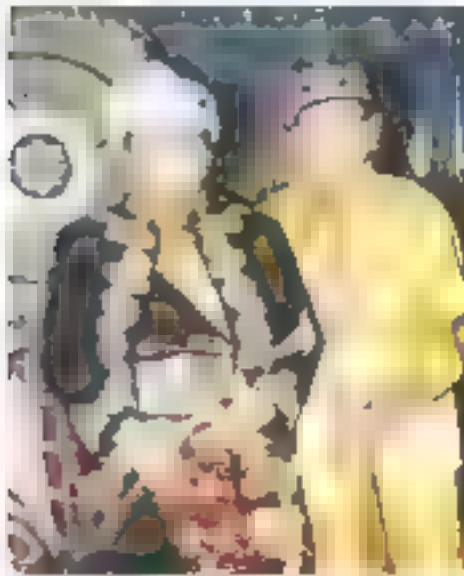
The royal leadership, he said, will act as catalyst in pursuit of Maguindanao's right to self-determination and serve as the voice of the underprivileged and advocate of redistributive justice in Maguindanao and if possible, Mindanao.

"The current Sultanate of Maguindanao is committed to the creative restoration of all [its] roles during the Era of Independence, without radically uprooting the present regime, and in accordance with constitutional law, order and propriety," Baraguir said in his 10-minute speech.

Baraguir said it was "in the interest of the Maguindanao people, the Philippine state and the global community that the sultanate be explored as a dynamic institution for more rational and sustainable peace in this part of the world"—and which, he said, has legal and historical basis.

He cited provisions of the UN Charter that guarantees the principle of self-determination for colonized nations and states "similar to the once-sovereign Maguindanao."

"Thus, Filipinos from the ordinary citizens to the highest policy-makers, are not only morally but legally obliged to help, if not cause, Maguindanao to pursue that right (self-governance). For the peoples of Maguindanao, this is a supreme patriotic duty," Baraguir said. —Nash Markana, PDI Mindanao Bureau



HIS ROYAL HIGHNESS Sayyid Hajji Datu Amir Andong bin Muhammad Baraguir, the Sultan of Maguindanao, poses with Datu Dacila VI of Sibugay during the Enthronement Rites held Dec. 12.

CONTRIBUTED PHOTO

NATION

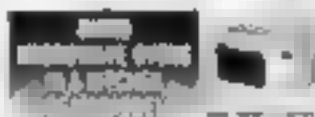
3 die as 'Quedan' floods Bicol towns

MANILA, Sept. 17 (AP) — Three people were killed and several others injured as heavy rains caused flooding in Bicol provinces, officials said today.

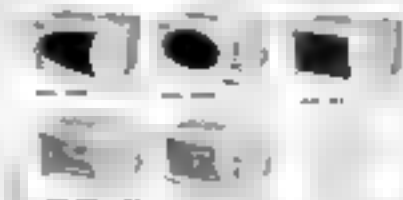


Bayan Mangrove member 2 others killed in attacks

Mindanao group backs UN-sponsored poll on Moro state



Judge denies reports on illicit affair



JMS

NIKKO

Sickness hounds priests



A driver team has only one destination: the Champagne



Canon

Navarrete goes wild
again, beats driver

EXTRAORDINARY
VERSATILITY

OUTSTANDING
PHOTOGRAPHY

DRAG-HITTING
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IT'S NO WONDER EVERYONE LOVES PIXMA.

For those who want to print, the PIXMA line of printers is the perfect choice. With a wide range of features and capabilities, PIXMA printers are the perfect choice for anyone who wants to print. From home use to professional use, PIXMA printers are the perfect choice for everyone.

PIXMA printers are the perfect choice for anyone who wants to print. From home use to professional use, PIXMA printers are the perfect choice for everyone. They are easy to use, reliable, and produce high-quality prints. Whether you need a printer for your home or your business, PIXMA has the perfect printer for you.



PIXMA

Carolers for a cause spread cheer

By Henry L. Carroll

Black box guitars

Popcorn, a game and go.



Roldan won't be home for Christmas, will remain in jail

By James J. Hume

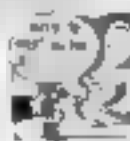


of a red

LRTA imposes speed limit on trains to stop suicides

By James J. Hume

Photograph



More shopping districts watched

By Margaret C. Chen

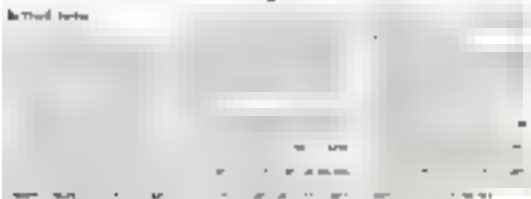


METRO

PHILIPPINE DAILY INQUIRER
BLINDING BRIGHTNESS 11 JAN 2011

Still a Merry Christmas

By [illegible]



PHILIPPINE DAILY INQUIRER
BLINDING BRIGHTNESS 11 JAN 2011

Biz

Business Section

Business/Finance/Local/Regional/Global/Export

By Tom Ibanez, Bureau

Company	2006 Sales (P)	2005 Sales (P)	% Change
Alfa Romeo	1,200,000	1,100,000	9.1%
BMW	1,100,000	1,000,000	10.0%
Mercedes-Benz	1,000,000	900,000	11.1%
Volkswagen	900,000	800,000	12.5%
Audi	800,000	700,000	14.3%
Subaru	700,000	600,000	16.7%
Volvo	600,000	500,000	20.0%
Hyundai	500,000	400,000	25.0%
Kia	400,000	300,000	33.3%
Suzuki	300,000	200,000	50.0%
Mitsubishi	200,000	100,000	100.0%
Isuzu	100,000	50,000	100.0%
Toyota	50,000	25,000	100.0%



MANILA (P) - The car market in Manila is expected to grow by 10% in 2007, according to a report by the Philippine Automotive Industry Association (PAIA).

Company	2006 Sales (P)	2005 Sales (P)	% Change
Toyota	1,200,000	1,100,000	9.1%
Subaru	1,100,000	1,000,000	10.0%
Volvo	1,000,000	900,000	11.1%
Hyundai	900,000	800,000	12.5%
Kia	800,000	700,000	14.3%
Suzuki	700,000	600,000	16.7%
Mitsubishi	600,000	500,000	20.0%
Isuzu	500,000	400,000	25.0%
Alfa Romeo	400,000	300,000	33.3%
BMW	300,000	200,000	50.0%
Mercedes-Benz	200,000	100,000	100.0%
Volkswagen	100,000	50,000	100.0%
Audi	50,000	25,000	100.0%



DON'T LET A GOOD CHRISTMAS BUYGO BY!



P40,000*

P100,000*



Toyota Camry

Toyota Camry

Toyota Camry

2006 Sales (P)

2005 Sales (P)

% Change

Toyota Camry

2006 Sales (P)

2005 Sales (P)

% Change

Toyota Camry

2006 Sales (P)

2005 Sales (P)

% Change

Toyota Camry

2006 Sales (P)

2005 Sales (P)

% Change



The new Hilton Hotel in Las Vegas.

By Susan A. Lawrence

The new Hilton Hotel in Las Vegas is a \$100-million project that will add 1,000 rooms to the city's inventory. The hotel is part of a larger development that includes a casino and a shopping center. The project is being developed by Hilton Hotels Corp. and is expected to be completed in 2001.

The Hilton Hotel in Las Vegas is a \$100-million project that will add 1,000 rooms to the city's inventory.

Lower: Caltex Petroleum Corp. is a new initiative.

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Camp John Hay Hotels prepares to run John Hay

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Growing Trends

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P&G donates 70 additional houses to Gawad Kalinga



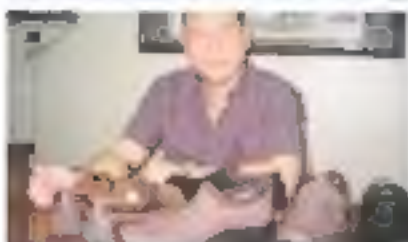
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Making it in market that favors imports

By A. who is Manila, Philippines
 (The author is a Manila-based writer who has written for the Manila Bulletin and other Philippine media.)

It is a common theme for Manila and other Philippine cities: "We are a market that favors imports." This is a common theme for Manila and other Philippine cities: "We are a market that favors imports."

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JOB
 Market

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Finance's ...

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- *Travel* 1
- *Capt' Gable* 1

Sunday LIFE STYLE

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Line: Circle Kiosk Person



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 10/14/2009
 10/14/2009

Modesty marks the man

Not just given to the 'T' people

FOR THE MODESTLY MANNERED man, the wedding is a time to show off his best side. But for the modest man, the wedding is a time to show off his best side. But for the modest man, the wedding is a time to show off his best side. But for the modest man, the wedding is a time to show off his best side.

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and displays, will

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1997

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10 things men must know about women and shopping

4/20/2016 12:00 PM

- 1 **Get your credit in order.** Before you apply for a loan, check your credit report for errors and correct them. A good credit score can help you get a lower interest rate.
- 2 **Shop around for the best deal.** Don't just go to the first lender you find. Compare rates and terms from several different lenders to make sure you're getting the best possible deal.
- 3 **Consider making your payments automatically.** This can help you avoid late fees and keep your credit score high.
- 4 **Don't take on more debt than you can handle.** Make sure you can comfortably afford the monthly payments on your loan.
- 5 **Don't pay more than the agreed-upon interest rate.** If you're offered a rate that's higher than what you agreed to, don't accept it.
- 6 **Be sure to read the fine print.** Before you sign any loan agreement, make sure you understand all the terms and conditions.
- 7 **Don't be afraid to ask for help.** If you're having trouble making your payments, contact your lender as soon as possible to see if they can help.
- 8 **Consider getting a co-signer.** If you don't have good credit, a co-signer with good credit can help you get approved for a loan.
- 9 **Don't miss any payments.** Missing payments can hurt your credit score and result in penalties from your lender.
- 10 **Remember, a loan is a loan.** No matter what type of loan you get, make sure you understand all the details before you sign anything.